



## INTEREST RATES BULLETIN FOR TERM DEPOSITS

OF BNP PARIBAS S.A. – SOFIA BRANCH

FOR LEGAL ENTITIES AND PHYSICAL PERSONS

VALID AS OF 22 JANUARY 2010

### **I. General Deposit Terms**

1. The Bank determines the conditions on term deposits. These conditions may be updated by the Bank at any time, at its sole discretion, in accord with changes in the market conditions, and as provided in the deposit agreement.
2. To open a deposit account with the Bank, the depositor must have a current account opened.
3. The Bank accepts term deposits only after a deposit agreement provided by the Bank has been validly filled and signed. Every term deposit is opened, maintained, and terminated in accordance with the terms of the deposit agreement and the General Terms and Conditions of Business Activity of the Bank.
4. The interest on term deposits is calculated on actual/360 basis and is paid on maturity date.
5. Minimum term deposits amounts:
  - a. For legal entities
    - i. In BGN BGN 10 000
    - ii. In foreign currency EUR 10 000 or its equivalent in another currency
  - b. For physical persons
    - i. In BGN BGN 10 000
    - ii. In foreign currency EUR 6 000 or its equivalent in another currency
6. Guarantee – In line with art. 57 of the Law on Credit Institutions, the Bank informs the depositor of the applicable deposit guarantee mechanism as follows. The deposits with BNP Paribas are guaranteed by the French Deposit Guarantee Fund (Fonds de Garantie des Depots). Guaranteed are the cash deposits (credit balances on accounts) of one depositor in all branches of BNP Paribas in France and branches in states belonging to the European Economic Area to the total amount of EUR 70,000 (seventy thousand), if the deposits are denominated in currencies of the European Economic Area member states. The Fund pays the guaranteed amounts within two months from the date on which the French banking commission has requested compensation of the creditors. Detailed information for the applicable deposit guarantee mechanism is published on the web-site of the Fund [www.garantiedesdepots.fr](http://www.garantiedesdepots.fr).

**II. Standard Annual Interest Rates**

<b>PERIOD</b>	<b>BGN</b>	<b>EUR</b>	<b>USD</b>
<b>1 MONTH</b>	0.20%	0.10%	-
<b>2 MONTHS</b>	0.30%	0.10%	0.05%
<b>3 MONTHS</b>	0.40%	0.15%	0.05%
<b>4 MONTHS</b>	0.60%	0.20%	0.05%
<b>5 MONTHS</b>	0.70%	0.30%	0.10%
<b>6 MONTHS</b>	1.00%	0.35%	0.15%
<b>9 MONTHS</b>	1.50%	0.40%	0.20%
<b>12 MONTHS</b>	2.00%	0.50%	0.30%

Note: The standard annual interest rates of the Bank for all unspecified periods and currencies herein are 0%.